

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Alfred Cruz
Debtor

Case No. 24-00727-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Nov 04, 2024

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2024:

Recip ID	Recipient Name and Address
+ Darlene Q. Cruz	151 Legion Road, Bloomsburg, PA 17815-9621

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Philadelphia Federal Credit Union blementon@kmllawgroup.com
Charles Laputka	on behalf of Debtor 1 James Alfred Cruz claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Philadelphia Federal Credit Union bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William J Levant	

District/off: 0314-5

Date Rcvd: Nov 04, 2024

User: AutoDocke

Form ID: pdf010

Page 2 of 2

Total Noticed: 1

on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: James Alfred Cruz	Debtor(s)	CHAPTER 13
Philadelphia Federal Credit Union		
Movant		
vs.		
James Alfred Cruz		NO. 24-00727 MJC
	Debtor	
Darlene Q. Cruz	Co-Debtor	11 U.S.C. Section 362 and 1301
Jack N. Zaharopoulos	Trustee	

ORDER

Upon consideration of Movant's Motion for Relief from the Automatic Stay, the Answer of the Debtor having been withdrawn, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 and 1301 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay of Section 1301 of the Bankruptcy Code, is modified with respect to the subject premises located at 151 Legion Road, Bloomsburg, PA 17815 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: November 4, 2024